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|---|--------------------|-------------|---------------------|
| Debtor 1 | Patricia Ann Moore | | |
| Debtor 2 (Spouse, if filing) | | | |
| United States Bankruptcy Court for the: | Eastern | District of | Virginia (State) |
| Case number | 14-35919-KRH | (Richmond) | |

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION,
AS TRUSTEE OF THE IGLOO SERIES III TRUST

Court claim no. (if known):
9

Last 4 digits of any number you use to identify the debtor's account: 9 5 8 2

Property address: 18516 Rollingside Drive
Number Street

| | | |
|------------------|-------|----------|
| Colonial Heights | VA | 23834 |
| City | State | ZIP Code |

Part 2: Prepetition Default Payments

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 / 01 /2019
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$ _____

b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____

c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____ / _____ /
MM / DD / YYYY

Debtor 1 Patricia Ann Moore
First Name Middle Name Last Name

Case number (if known) 14-35919-KRH

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/Keith Yacko
Signature

Date 10 /15 / 2019

Print Keith Yacko
First Name Middle Name Last Name Title Attorney for creditor

Company McMichael Taylor Gray, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
Number Street
Peachtree Corners, GA 30092
City State ZIP Code

Contact phone (407) 289 - 4347 Email kyacko@mtglaw.com

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **RESPONSE TO NOTICE OF FINAL CURE PAYMENT** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Via U.S. Mail

Patricia Ann Moore
18516 Rollingside Drive
Colonial Heights, VA 23834

Via electronic service:

Laura Taylor Alridge
Boleman Law Firm, P.C.
P.O. Box 11588
Richmond, VA 23230-1588

Amanda Erin DeBerry
Boleman Law Firm, PC
P.O. Box 11588
Richmond, VA 23230-1588

Suzanne E. Wade
7202 Glen Forest Drive, Ste. 202
Richmond, VA 23226

This 15th day of October, 2019

/s/ Keith Yacko
Keith Yacko
Virginia Bar No. 37854
McMichael Taylor Gray, LLC
3550 Engineering Drive
Suite 260
Peachtree Corners, GA 30092
407-289-4347
kyacko@mtglaw.com